जाती है । इन सुविधाओं के अनुसार गैर-सरकारी निदेशकों की नियुक्ति भारतीय रिजर्व बैंक के परामर्श के पश्चात् की जाती है । राष्ट्रीयकृत बैंकों के निदेशकों के बोर्ड एक लगातार रहने वाले निकाय हैं और उनमें होने वाली रिक्तियों को समय-समय पर भरा जाता है । गत एक वर्ष के दौरान किसी गैर-सरकारी निदेशक की नियुक्ति नहीं की गई है। इस समय सभी 20 राष्ट्रीयकृत बैंकों के बोर्डों में गैर-सरकारी निदेशकों की रिक्तियां विद्यमान हैं । इनमें से अधिकांश रिक्तियां 1985 में हुई हैं । इन रिक्तियों के भरने के लिये सरकार ने पहले ही कार्रवाई शुरू कर दी है ।

Retirement age of officers in Nationalised Banks

889. SHRI N. E. BALARAM:
SHRI GURUDAS DAS GUPTA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that officers in most of the nationalised banks who were appointed on or before the date of Bank's Nationalisation are being retired at the age of 60 years;

(b) whether it is also a fact that officers in a few banks who were appointed on or before the date of Bank's Nationalisation are being retired at the age of 58 years;

(c) if so, what are the details thereof and also the reasons therefor; and

(d) what steps have been taken by Government to remove this discrepancy among the officers of different banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (d) The officers in the nationalised banks retire in accordance with the provisions of Regulation 19 of their Officers' Service Regulations. Before nationalsation, the age of retirement varied from bank to bank. At the time of standardisation of the service conditions of the officers of nationalised banks, it was decided that the age of retirement of bank officers should be uniformally 58 years. However, it was provided that the officers who joined banks either as an award staff or officers before nationalisation could continue in service upto the age of 60 years if on that date there was a provision in the respective regulations of the bank that they could be continued upto that age. In one bank, viz., Syndicate Bank, the age of retirement which was 55 years at the time of nationalisation, was raised to 58 years.

Swindling by Businessmen from United Commercial Bank

890. SHRI N. E. BALARAM:
SHRI GURUDAS DAS GUPTA:

Will the Minister of FINANCE be pleased to state:

(a) whether Government's attention have been drawn to the newsitem appearing in the Sunday Mail of February 16-22, 1992 regarding the Swindling of about Rs. 40 crore from the United Commercial Bank by two businessmen of Bombay by misusing its letter of credit facility;

(b) if so, whether any inquiry has been conducted into the matter; and

(c) if so, what are the details thereof?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) Yes, Sir.

(b) and (c) Reserve Bank of India have advised the Bank, *inter-alia*, to conduct a throrough probe into the matter and fix staff accountability at all levels.

Promotion policy of officers in Banks

891. SHRI CHATURANAN MISHRA:
SHRI GURUDAS DAS GUPTA:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that his Ministry had sent some guidelines in 1989 to

all the nationalised banks including the State Bank of India in which weightage to seniority in the promotion process from JMGS-I to above has been eliminated;

(b) whether it is also a fact that the Central Government has cleared a separate promotion policy for State Bank of India Officers under which all State Bank of India Officers in Junior Management Grade Scale I and II, who were promoted and appointed before October 1, 1979 (when Pillai Committee recommendation were implemented) will be eligible for promotion to middle management level on seniority basis; and

(c) if so, what are the reasons for giving this relaxation to State Bank of India Officers only and not to the officers of other nationalised banks?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) In 1990 Government modified its guidelines issued under Regulation 17 of the Officers Service Regulations 1979/1982 that subject to the availability of vacancies and satisfaction of the eligibility criteria, all promotions whether from one scale to another or from one garde to another were to be on the basis of merit with weightages if any, for service record, educational/professional qualifications etc. as may be prescribed by the respective boards of the bank from time-to-time except that the board was not to provide any weightage for seniority.

(b) and (c) At the time of the implementation of the Report of the Committee for Standardisation of Pay Scales, Allowances and Perquisites of Officers in the Nationalised Banks (Popularly known as the Pillai Committee Recommendations), the State Bank of India was having two categories of officers at junior levels viz., Officers Grade-I and Officers Grade-II (this grade was only in the State Bank of India). The officers in the erstwhile Grade-I were promoted to the Staff Officer Grade-III which was equated by the Pillai Committee to the Middle Management Grade Scale-III. Thus, after the implementation of the Pillai Committee Report, the erstwhile Grade-I Officers could be promoted only to the new Middle Management level of Scale-II and not Middle Management Grade Scale-III and the officers of the erstwhile Garde-II who were also placed in Junior Management Grade Scale-I became eligible for promotion to MMGS-II. Further, all officers in erstwhile Grade-I of the State Bank of India who were confirmed before 31-12-1972 wert placed in Middle Management Grade Scale-II as on 1-10-79. The remaining officers in the erstwhite Grade-I and all officers in the erstwhile Grade-II were placed in Junior Management Grade Scale-I. In October, 1990, State Bank of India approached the Government with the request that the erstwhile Grade-II officers who were placed in Junior Management Grade Scale-I on 1.10-1979 had been stagnating in that scale because their chances of promotion had been blocked by the erstwhile Grade-I Officers and that the bank may be permitted to promote such officers to MMGS-II as a one-time measure. The Government after due consideration of the matter and in view of the peculiar circumstances of State Bank of India agreed to the proposal subject to certain conditions and in relaxation of the guidelines dated 18th July, 1990.

Housing loan by Public Sector Banks

892. SHRI SURESH PACHOURI: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that in the year 1991 Government took a decision that the Public Sector Banks in the country would be extending housing loans to the people;

(b) if so, whether the said decision has not so far been notified by Government for implementation;

(c) if so, what are the reasons therefor; and

(d) by when Government propose to implement the scheme of providing housing loans by public sector banks in the country?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI DALBIR SINGH): (a) to (d) Reserve Bank of India (RBI) have been issuing